

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kenneth Patrick Ray
Debtor

Case No. 22-00036-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: May 02, 2022

User: AutoDocke
Form ID: 309I

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2022:

| Recip ID | Recipient Name and Address |
|-----------------|--|
| db | + Kenneth Patrick Ray, 14846 Sherwood Drive, Greencastle, PA 17225-9471 |
| aty | + Rebecca Ann Solarz, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541 |
| cr | + U.S. Bank Trust National Association, not in its i, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102 |
| 5455002 | First Energy/Penn Power, 2800 Pottsville Pike, Post Office Box 16001, Reading, PA 19612-6001 |
| 5455003 | Franklin Cty Tax Bureau, 443 Stanley Avenue, Chambersburg, PA 17201-3600 |
| 5455004 | + KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 5461554 | + Maryland Dept of Labor, Div of Unemployment Insurance, 1100 Eutaw Street, Baltimore MD 21201-2226 |
| 5455012 | + Rescue Hose Company No 1/Green, 842 S Washington Street, Greencastle, PA 17225-1346 |
| 5455014 | + Summit Health/Chambersburg Hospital, 112 N 7th Street, Chambersburg, PA 17201-1700 |
| 5455018 | + Tracy Ray, 544 S Carlisle Street, Greencastle, PA 17225-1591 |
| 5457360 | + U.S. Bank Trust National Association, not in its, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102 |
| 5455020 | Waynesboro Area ALS Unit Inc, Post Office Box 726, New Cumberland, PA 17070-0726 |
| 5456654 | + Wellspan Health, P O Box 15119, YORK, PA 17405-7119 |

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|---|----------------------|--|
| aty | Email/Text: gary.imblum@imblumlaw.com | May 02 2022 18:44:00 | Gary J Imblum, Imblum Law Offices, P.C., 4615 Derry Street, Harrisburg, PA 17111 |
| ust | + Email/Text: USTPRegion03.HA. ECF@USDOJ.GOV | May 02 2022 18:45:00 | United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722 |
| frtr | Email/Text: info@pamdl3trustee.com | May 02 2022 18:45:00 | Jack N Zaharopoulos (Trustee), Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036 |
| cr | + EDI: RECOVERYCORP.COM | May 02 2022 22:58:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5454992 | Email/Text: collectors@arresourcesinc.com | May 02 2022 18:45:00 | AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422 |
| 5454993 | + EDI: CINGMIDLAND.COM | May 02 2022 22:58:00 | AT&T, PO Box 537104, Atlanta, GA 30353-7104 |
| 5454997 | Email/Text: customercareus@creditcropsolutionsinc.com | May 02 2022 18:44:00 | Credit Corp Solutions, Attn: Bankruptcy, 63 East 11400 South #408, Sandy, UT 84070 |
| 5454994 | + EDI: CAPITALONE.COM | May 02 2022 22:58:00 | Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 5454996 | + EDI: COMCASTCBLCENT | May 02 2022 22:58:00 | Comcast, PO Box 3005, Southeastern, PA 19398-3005 |
| 5454998 | + Email/PDF: creditonebknotifications@resurgent.com | May 02 2022 18:57:40 | Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873 |
| 5454999 | + EDI: DISCOVER.COM | | |

| | | | |
|---------|---|----------------------|--|
| 5455000 | + Email/Text: bknotice@ercbpo.com | May 02 2022 22:58:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 5455001 | Email/Text: ECF@fayservicing.com | May 02 2022 18:45:00 | Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412 |
| 5454989 | EDI: IRS.COM | May 02 2022 18:45:00 | Fay Servicing LLC, Attn: Bakruptcy Dept, PO Box 809441, Chicago, IL 60680 |
| 5454995 | EDI: JPMORGANCHASE | May 02 2022 22:58:00 | Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346 |
| 5455005 | + Email/PDF: resurgentbknotifications@resurgent.com | May 02 2022 22:58:00 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 |
| 5458655 | Email/PDF: resurgentbknotifications@resurgent.com | May 02 2022 18:57:39 | LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497 |
| 5455006 | Email/Text: camanagement@mtb.com | May 02 2022 18:45:00 | M & T Bank, Po Box 900, Millsboro, DE 19966 |
| 5456009 | + Email/Text: camanagement@mtb.com | May 02 2022 18:45:00 | M&T Bank, PO Box 1508, Buffalo, NY 14240-1508 |
| 5455007 | + Email/Text: bankruptcy@ncaks.com | May 02 2022 18:45:00 | National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS 67504-3023 |
| 5455008 | + Email/Text: Bankruptcies@nragroup.com | May 02 2022 18:45:00 | National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015 |
| 5457414 | EDI: AGFINANCE.COM | May 02 2022 22:58:00 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251 |
| 5455009 | + EDI: AGFINANCE.COM | May 02 2022 22:58:00 | OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251 |
| 5454990 | EDI: PENNDEPTREV | May 02 2022 22:58:00 | PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946 |
| 5454990 | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 02 2022 18:45:00 | PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946 |
| 5455010 | EDI: PRA.COM | May 02 2022 22:58:00 | Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502 |
| 5462559 | EDI: PRA.COM | May 02 2022 22:58:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 5458975 | EDI: Q3G.COM | May 02 2022 22:58:00 | Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 5455011 | + Email/Text: bankruptcy@republicbank.com | May 02 2022 18:45:00 | Republic Bank and Trust Co, 601 W Market Street, Louisville, KY 40202-2700 |
| 5455013 | + Email/PDF: resurgentbknotifications@resurgent.com | May 02 2022 18:57:40 | Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 5455015 | + Email/Text: bankruptcy@sw-credit.com | May 02 2022 18:45:00 | SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957 |
| 5455184 | + EDI: RMSC.COM | May 02 2022 22:58:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5455016 | + EDI: RMSC.COM | May 02 2022 22:58:00 | Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013 |
| 5455017 | + EDI: WTRRNBNK.COM | May 02 2022 22:58:00 | Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475 |

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|---------|--|----------------------|--|
| 5455019 | + Email/Text: ECMCBKNotices@ecmc.org | May 02 2022 18:45:00 | U.S. Department of Education, Ecmc/Attn: Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408 |
| 5462990 | + Email/Text: bankruptcy@firstenergycorp.com | May 02 2022 18:45:00 | West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248 |

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 5454991 | | 2nd Wife (Need her name and address) |
| tr | *P++ | JACK N ZAHAROPOULOS, ATTN CHAPTER 13 TRUSTEE, 8125 ADAMS DRIVE SUITE A, HUMMELSTOWN PA 17036-8625, address filed with court:, Jack N Zaharopoulos (Trustee), Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036 |
| cr | *+ | M&T Bank, PO Box 1508, Buffalo, NY 14240-1508 |
| 5461555 | *+ | Wellspan Health, PO Box 15119, York PA 17405-7119 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2022 at the address(es) listed below:

| Name | Email Address |
|----------------------------------|---|
| Gary J Imblum | on behalf of Debtor 1 Kenneth Patrick Ray gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com |
| Jack N Zaharopoulos (Trustee) | TWeef@pamd13trustee.com |
| Kara Katherine Gendron (Trustee) | karagendrontrustee@gmail.com PA89@ecfcbis.com,trusteenoticesbox@gmail.com |
| Rebecca Ann Solarz | on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust bkgroup@kmllawgroup.com |
| Rebecca Ann Solarz | on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 6

Information to identify the case:

Kenneth Patrick Ray

Debtor 1: _____
First Name _____ Middle Name _____ Last Name _____
Debtor 2:
(Spouse, if filing) _____ First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court: Middle District of Pennsylvania
Case number: 1:22-bk-00036-HWV

Social Security number or ITIN: xxx-xx-6954

EIN: _____

Social Security number or ITIN: _____

EIN: _____

Date case filed in chapter: 13 1/11/22
Date case reconverted to chapter: 13 5/2/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|---|
| 1. Debtor's full name | Kenneth Patrick Ray | |
| 2. All other names used in the last 8 years | aka Kenneth P Ray | |
| 3. Address | 14846 Sherwood Drive Greencastle, PA 17225 | |
| 4. Debtor's attorney Name and address | Gary J Imblum Imblum Law Offices, P.C. 4615 Derry Street Harrisburg, PA 17111 | Contact phone 717 238-5250 Email: gary.imblum@imblumlaw.com |
| 5. Bankruptcy trustee Name and address | Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036 | Contact phone 717-566-6097 Email: info@pamd13trustee.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . | Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737 | Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 5/2/22 |

For more information, see page 2

| | | |
|--|--|---|
| 7. Meeting of creditors | June 9, 2022 at 10:00 AM | Location: 341 meeting by video conference, further details will be provided to you |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | |
| 8. Deadlines | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: | Filing deadline: 4/18/22 Filing deadline: 3/22/22 Filing deadline: 7/10/22 |
| | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | |
| 9. Filing of plan | The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. | |